

NCR Docket No.10031 and 10033

REMARKS

Claims 1-53 are pending in this application. All have been rejected under the doctrine of obviousness-type double patenting in view of US patent 6,772,163. Applicant is submitting a terminal disclaimer to obviate this rejection. The Office has also objected to claims 1-16, requesting that applicant amend these claims to specify that the method is "computer implemented." Applicant has amended claim 1 accordingly. As a result, Applicant believes that all claims are now in condition for allowance.

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CONCLUSIONS

Applicant asks the Office to reconsider this application and allow all of the claims. The Office is authorized to charge any fees that may be due, including any fees for extensions of time but excepting the issue fee, to deposit account 14-0225.

Respectfully,



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